

BEING all of Lot No. 32 in Block E. of "Hargett Addition", a sub-division of Wilbur C. Hargett and Grace L. Hargett, his wife, as surveyed by Frank W. Rothenhoefer, County Surveyor, on the third day of November, Nineteen Hundred and Forty-seven, said Plat of "Hargett Addition", being recorded in Plat Book No. 3, folio 38, one of the Plat Records in the Office of the Clerk of the Circuit Court for Frederick County.

BEING all and the same real estate which was conveyed unto the said Jack D. Allender and Betty Jane Allender, his wife, by deed from Earl F. Hargett and Loraine C. Hargett, his wife, bearing even date with these presents, and intended to be recorded among the Land Records of Frederick County, immediately prior to the recording of this instrument; subject to the covenants contained in the said deed.

TOGETHER with all the buildings and improvements thereon and all the rights, roads, ways, privileges and appurtenances thereunto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the foregoing parcel of land and premises unto and to the proper use and benefit of the said mortgagee and its assigns, forever, subject to the covenants above mentioned.

PROVIDED, that if the said Jack D. Allender and Betty Jane Allender, his wife, shall pay or cause to be paid the aforesaid note according to the tenor thereof, together with all renewals and replacements thereof, and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

AND IT IS AGREED that until default shall be made in the premises, the said Jack D. Allender and Betty Jane Allender, his wife, their heirs and assigns. shall possess the aforesaid property upon paying in the meantime all taxes, insurance premiums, and assessments, public dues and charges of every kind, levied, incurred or assessed, or to be levied, incurred or assessed, on the hereby mortgaged property, which taxes, insurance premiums, assessments, public dues and charges, mortgage debt and interest